



Liberty Insurance Corporation
Boston, Massachusetts
LibertyGuard® Deluxe
Homeowners Policy Declaration

A summary of your homeowners insurance coverage

Thank you for insuring with us. Here is your renewal homeowners policy summary, which is effective as of 09/19/2012.

INSURANCE INFORMATION

Named Insured	Policy Number
Jacqueline Wallace	H37-218-158274-40
Mailing Address	Policy Period
540 Beech St Roslindale MA 02131-4940	09/19/2012-09/19/2013 12:01AM
Insured Location	standard time at the address of the Named Insured at Insured Location.
Same as Mailing address above	

Premium Summary

Standard Policy	\$ 3,386.00
Additional Coverages	\$ 253.00
Discounts and Benefits	\$ (1,185.00)
Total 12 Month Policy Premium	\$ 2,454.00

Through your affiliation with the Simmons Alumnae Association your policy includes exclusive group savings on your home insurance.

THIS IS NOT YOUR HOME INSURANCE BILL.

Coverage Information

Standard Policy

Section I Coverages	LIMITS	PREMIUM
A. Dwelling with Expanded Replacement Cost	\$ 208,900	
B. Other Structures on Insured Location	\$ 20,890	
C. Personal Property with Replacement Cost	\$ 156,680	
D. Loss of Use of Insured Location	Actual Loss Sustained	
Section II Coverages		
E. Personal Liability (each occurrence)	\$ 500,000	
F. Medical Payments to Others (each person)	\$ 1,000	

QUESTIONS ABOUT YOUR POLICY?

By phone
1-617-527-2048
1-888-372-5548

Liberty Mutual Office
1320 Centre St Ste
301
Newton MA 02459

Sales Representative
Maureen McCue

To report a claim

By phone
1-800-225-2467
Online
LibertyMutual.com/Claims

INSURANCE GLOSSARY

For definitions of insurance terms, please visit LibertyMutual.com/Insurance-glossary.

Your policy includes HomeProtector Plus, which provides enhanced coverage in case of a loss. Please see your endorsement for details.

Policy Deductibles

Losses covered under Section I are subject to a deductible of \$500

Total Standard Policy \$ 3,386

Additional Coverages

DEDUCTIBLE	LIMITS	PREMIUM
Mold Buyback	\$ 10,000/ 50,000	\$ 0
Credit Card, Fund Transfer, Forgery	\$ 1,000	\$ 0



Coverage Information (continued)

Additional Coverages (continued)

	DEDUCTIBLE	LIMITS	PREMIUM
Identity Fraud Expense	\$ 250	\$ 15,000	\$ 24
Home Protector Plus			\$ 203
Coverage E increased limit			\$ 26
Total Additional Coverages			\$ 253

Discounts and Benefits

Your discounts and benefits have been applied to your total policy premium.

	PREMIUM
• Insurance to Value Discount	\$ (203)
• Inflation Protection Discount	\$ (102)
• Multiple Policy Discount	\$ (677)
• Group Savings Plus® (5% discount included in total policy premium) Simmons Alumnae Association	
• Protective Device Discounts: Smoke/Heat Alarm-All Floors, Extinguishers and Dead Bolt Locks	\$ (203)
Total Discounts and Benefits	\$ (1,185)



HOME DISCOUNTS
For more information on discounts, please visit LibertyMutual.com/home-discounts.

Endorsements — Changes to Your Policy

- Home Protector Plus (FMHO-2144)
- Credit Card, Fund Transfer, Forgery (HO 04 53 04 91)
- Special Provisions (FMHO 3300 0811)
- Homeowner Amendatory Endorsement (FMHO 2510 0811)
- Mold Buyback (FMHO-2405 02/03)
- Amendatory NonRenewal (HO 05 23 07 97)
- Identity Fraud Expense (FMHO-2457 2/03)
- Protective Devices (HO 04 16 04 91)
- Amendatory - Collapse (FMHO 1089)
- Amendmt Pol Definitions (FMHO-2934 7/04)
- No SecII/Limit I-Daycare (HO 04 96 04 91)
- Inflation Protection (FMHO-2836)

Mortgage Information

Mortgagee 1:

WELLS FARGO BANK NA 472
ISAOA ATIMA
LOAN NO. 1561184
PO Box 23000
Jacksonville, FL 32241-3000

Important Messages

Flood Insurance: Your Homeowners policy **does not** provide coverage for damage caused by flood, even if the flood is caused by a storm surge. Liberty Mutual can help you obtain this coverage through the Federal Emergency Management Agency (FEMA) if your community participates in the National Flood Insurance Program. Please call your representative for more information.



LibertyGuard® Deluxe Homeowners Policy Declarations
Coverage provided and underwritten by Liberty Insurance Corporation, Boston MA.

Dexter R. Legg

Dexter R. Legg
Secretary

David M. Long

David M. Long
President

This policy, including endorsements
listed above, is countersigned by:

Stephen J. McAnena

Stephen McAnena
Authorized Representative